

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Cristie Marie Underwood f/k/a Cristie Willman

Dirone Troy Underwood

Debtors

US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Movant

vs.

Cristie Marie Underwood f/k/a Cristie Willman  
Dirone Troy Underwood

Debtors

and Kenneth E. West

Trustee

Chapter 13

NO. 19-14805 PMM

11 U.S.C. Section 362

**ORDER**

AND NOW, this 16th day of May, 2023, upon the filing of a Certification of Default by the Movant in accordance with the Stipulation of the parties approved on November 18, 2020, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 71 South Price Street, Pottstown, PA 19464 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

*Patricia M. Mayer*

United States Bankruptcy Judge.